

**Your Name**

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The average 30-year fixed-rate mortgage rate remains at an almost 25-year low! For homeowners who have not yet taken advantage of these incredibly low interest rates, now is the time to refinance your mortgage before it’s too late.

**Why refinance my mortgage?**

1. **Lower your interest rate** — if your mortgage was originated in a time of high interest rates (above 4.5%), and you qualify for a new mortgage, you can lower your interest rate and save thousands of dollars over the life of the loan.
2. **Eliminate mortgage insurance** — if your mortgage includes mortgage insurance and your home’s equity now exceeds 20% of its value, you can obtain a new mortgage that does not require costly mortgage insurance, saving you hundreds of dollars every month.
3. **Cash out** — borrow from your home’s equity to create more equity by refinancing your mortgage to fund home improvements or other projects around the house.
4. **Shorten your mortgage term** — pay off your home quicker by refinancing from a 30-year mortgage into a 15-year mortgage with lower rates. If your current rate is high enough, you may even save on your monthly payments!

**How do I refinance?**

Call me today for a free consultation. I look forward to hearing from you!